

10/036048
12/31/01

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In re Application of: HUANG et al.)	Examiner: not yet assigned
)	
Serial No.: not yet assigned)	Group Art Unit: not yet assigned
)	
Filing Date: herewith)	Attorney Docket No.: G06.004
)	
For: METHOD AND APPARATUS FOR)	
DETERMINING A CUSTOMER'S)	
LIKELIHOOD OF REUSING A)	
FINANCIAL ACCOUNT)	
)	

INFORMATION DISCLOSURE STATEMENT

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

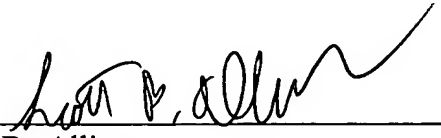
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No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with the above-identified application.

Respectfully submitted,

December 31, 2001
Date



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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

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of

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Complete if Known

Applicant Number	not yet assigned
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First Named Inventor	HUANG et al.
Group Art Unit	not yet assigned
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Attorney Docket Number	G06.004

10720 U.S. PTO

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12/31/01

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A	4,908,761		Tai	3/13/90	
	B	5,201,010		Deaton et al.	4/6/93	
	C	5,388,165		Deaton et al.	2/7/95	
	D	5,621,812		Deaton et al.	4/15/97	
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	K	6,298,348 B1		Eldering	10/2/01	
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

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